(Official Form 1)(12/03)

FORM B1 UNITED STATES BANKRUPT NORTHERN DISTRICT OF CAL SANTA ROSA DIVISIO	IFORNIA	Voluntary Petition					
Name of Debtor (if individual, enter Last, First Middle): Lagarda, Anthony	Name of Joint Debtor (Spouse) (if individual, & Lagarda, Catherine C.	enter Last, First Middle):					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names): aka Catherine Cavallo	ne last 6 years					
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-3234	Last four digits of Soc. Sec. No. / Complete El one, state all): xxx-xx-2050	N or other Tax I.D. No (if more than					
Street Address of Debtor (No. and Street, City, State and Zip Code): 2692 Daffodil Avenue McKinleyville, CA 95519	Street Address of Joint Debtor (No. and Street 2692 Daffodil Avenue McKinleyville, CA 95519	t, City, State and Zip Code):					
County of Residence or of the Principal Place of Business: Humboldt	County of Residence or of the Principal Place Humboldt	of Business:					
Mailing Address of Debtor (if different from street address): 2692 Daffodil Avenue McKinleyville, CA 95519	Mailing Address of Joint Debtor (if different fro 2692 Daffodil Avenue McKinleyville, CA 95519	m street address):					
Location of Principal Assets of Business Debtor (if different from street address above	;):						
Information Regarding the D	ebtor (Check the Applicable Boxes)					
Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 dates. ☐ There is a bankruptcy case concerning debtor's affiliate, general parts.	ays than in any other District.	for 180 days immediately					
Type of Debtor (Check all boxes that apply) ✓ Individual(s)	Chapter or Section of Bankrupton the Petition is Filed (Chapter 7	Check one box) r 11					
Nature of Debts (Check one box) ✓ Consumer/Non-Business □ Business	Filing Fee (Ch	eck one box)					
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined by 11 U.S.C. Sec. 101. Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.							
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unse ☐ Debtor estimates that, after any exempt property is excluded and at there will be no funds available for distribution to unsecured creditor	cured creditors. dministrative expenses are paid,	SPACE IS FOR COURT USE ONLY					
Estimated Number of Creditors 1-15 16-49 50-99	100-199 200-999 1000-Over						
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$5	000,001 to \$50,000,001 to More than 0 million \$100 million						
	000,001 to \$50,000,001 to More than 0 million \$100 million \$100 million						

Computer software provided by LegalPRO Systems, Inc., San Antonio, Texas (210) 561-5300, Copyright 1996-2004 (Build 6.4.0.167, ID2512457454)

(Official Form 1)(12/03) FORM B1, Page 2 **Voluntary Petition (page 2)** Name of Debtor(s): **Anthony Lagarda** Catherine C. Lagarda (This page must be completed and filed in every case) Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: Date Filed: Name of Debtor: None District: Relationship: Judae: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A I declare under penalty of perjury that the information provided in this petition is (To be completed if debtor is required to file periodic reports (e.g., forms 10K and true and correct. 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) [If petitioner is an individual whose debts are primarily consumer debts and has of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) chosen to file under chapter 7] I am aware that I may proceed under chapter 7, Exhibit A is attached and made a part of this petition. 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Exhibit B I request relief in accordance with the chapter of title 11, United States Code, (To be completed if debtor is an individual whose debts are primarily consumer specified in this petition. debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and X /s/ Anthony Lagarda have explained the relief available under each such chapter. **Anthony Lagarda** /s/ Catherine C. Lagarda X /s/ Thomas B. Hjerpe 10/10/2005 Catherine C. Lagarda Thomas B. Hjerpe **Exhibit C** Telephone Number (If not represented by an attorney) Does the debtor own or have possession of any property that poses or is alleged to 10/10/2005 pose a threat of imminent and identifiable harm to public health or safety? Date Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney $\overline{\mathbf{Q}}$ X /s/ Thomas B. Hjerpe Signature of Non-Attorney Petition Preparer Thomas B. Hjerpe Bar No. **SBN 172052** I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Thomas B. Hjerpe, Attorney at Law 350 E Street, Suite 403 Eureka, CA 95501 Printed Name of Bankruptcy Petition Preparer Phone No.(707) 442-7262 Fax No.(707) 442-0712 Social Security Number 10/10/2005 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or 10/10/2005 imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156). Date

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IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$31,735.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$30,851.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$128,496.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,114.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$5,011.00
Total Number	of Sheets Schedules	15			
	Total	Assets >	\$31,735.00		
			Total Liabilities >	\$159,347.00	

IN RE: Anthony Lagarda

CASE NO

Catherine C. Lagarda

CHAPTER 7

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
None				
			\$0.00	\$0.00

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	X	Coast Central Credit Union Checking and Savings Accounts Account Balances, Cash, Unpaid Wages, Proceeds from Income Tax Refund, etc.	С	\$2,000.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		1st City Federal Savings Credit Union PO Box 86008, Los Angeles, CA 90086-0008 Savings Account	С	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		All Household Goods and Furnishings	С	\$3,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	С	\$500.00
7. Furs and jewelry.		Jewelry	С	\$750.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
		Tota	 n >	\$6,255.00

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	х			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
		Tota	>	\$6,255.00

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Wife's Workers Compensation Claim Monthly Benefit Indicated. No lump-sum benefit in this case. Claim unresolved. All Benefits Claimed Exempt.		\$680.00
21. Patents, copyrights, and other intellectual property. Give particulars.	х			
22. Licenses, franchises, and other general intangibles. Give particulars.	х			
23. Automobiles, trucks, trailers,		1996 Toyota 4Runner 4wd Limited 115K Miles	С	\$9,400.00
and other vehicles and accessories.		2000 Toyota Tundra 4door ExCab SR5 120K Miles	С	\$12,400.00
24. Boats, motors, and accessories.	х			
25. Aircraft and accessories.	х			
26. Office equipment, furnishings, and supplies.		Three computers, monitors and associated equipment necessary for husband's employment	С	\$3,000.00
27. Machinery, fixtures, equipment, and supplies used in business.	х			
28. Inventory.	х			
29. Animals.	х			
		Tota	 >	\$31,735.00

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	x			
		Tota	>	\$31,735.00

IN RE: Anthony Lagarda CASE NO

Catherine C. Lagarda CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

√ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's

domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Coast Central Credit Union Checking and Savings Accounts Account Balances, Cash, Unpaid Wages, Proceeds from Income Tax Refund, etc.	C.C.P. § 703.140(b)(5)	\$2,000.00	\$2,000.00
1st City Federal Savings Credit Union PO Box 86008, Los Angeles, CA 90086-0008 Savings Account	C.C.P. § 703.140(b)(5)	\$5.00	\$5.00
All Household Goods and Furnishings	C.C.P. § 703.140(b)(3)	\$3,000.00	\$3,000.00
Clothing	C.C.P. § 703.140(b)(3)	\$500.00	\$500.00
Jewelry	C.C.P. § 703.140(b)(4)	\$750.00	\$750.00
Wife's Workers Compensation Claim Monthly Benefit Indicated. No lump-sum benefit in this case. Claim unresolved. All Benefits Claimed Exempt.	C.C.P. § 703.140(b)(11)(E) C.C.P. § 703.140(b)(11)(D)	\$680.00 \$0.00	\$680.00
1996 Toyota 4Runner 4wd Limited 115K Miles	C.C.P. § 703.140(b)(2)	\$0.00	\$9,400.00
2000 Toyota Tundra 4door ExCab SR5 120K Miles	C.C.P. § 703.140(b)(2)	\$0.00	\$12,400.00
Three computers, monitors and associated equipment necessary for husband's employment	C.C.P. § 703.140(b)(6) C.C.P. § 703.140(b)(5)	\$1,750.00 \$1,250.00	\$3,000.00
		\$9,935.00	\$31,735.00

N RE:	Anthony Lagarda	. CASE NO
	Debtor	(If Known)
	Catherine C. Lagarda	. CHAPTER 7
	Joint Debtor	•

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

 $\ \square$ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:			DATE INCURRED: NATURE OF LIEN:					
1st City Savings Federal C.U. P.O. Box 86008 Los Angeles, CA 90086-0009		С	Vehicle Loan COLLATERAL: 1996 Toyota 4Runner 4wd Limited 100K Miles REMARKS:				\$9,588.00	\$188.00
			COLLATERAL VALUE: \$9,400.00					
ACCT #:			DATE INCURRED: NATURE OF LIEN:	Г				
1st City Savings Federal C.U. P.O. Box 86008 Los Angeles, CA 90086-0009		С	Vehicle Loan COLLATERAL: 2000 Toyota Tundra 4door ExCab SR5 115K Miles REMARKS:				\$21,263.00	\$8,863.00
			COLLATERAL VALUE: \$12,400.00					
Nocontinuation sheets attache	ed.		Total for this Page (Sub	tota	al) >		\$30,851.00	\$9,051.00
ssmiration should attache	~		Running	Tot	al >	•	\$30,851.00	\$9,051.00

IN RE: Anthony Lagarda CASE NO

Catherine C. Lagarda

No

continuation sheets attached

CHAPTER 7

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5). □ Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6). □ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9). ☐ Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330. * Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

N RE: Anthony Lagarda	. CASE NO
Debtor	(If Known)
Catherine C. Lagarda	. CHAPTER 7
loint Debtor	• • • • • •

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

 $\ \square$ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 88657 53			DATE INCURRED:				
1st City Savings Federal C.U. P.O. Box 86008 Los Angeles, CA 90086-0009		С	CONSIDERATION: Account Balance REMARKS:				\$17,457.00
ACCT #: 909 985 8712 000623	\vdash		DATE INCURRED:	Н			
AMO Recoveries 3120 McDonald Avenue Everett, WA 98201		С	CONSIDERATION: Collections for Verizon-West REMARKS:				Notice Only
ACCT #:	\vdash		DATE INCLIDED.	Н			
Autism Behavior Consultants 2909 Oregon Court, Suite A-1 Torrance, CA 90503		С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$10,826.00
ACCT #:	\vdash		DATE INCURRED:	Н			
Citibank Student Loans P.O. Box 6191 Sioux Falls, SD 57117-6191		С	CONSIDERATION: Student Loan REMARKS:				\$23,048.00
A C C T #				Н			
ACCT#: Citibank Student Loans P.O. Box 6191 Sioux Falls, SD 57117-6191		С	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:				\$11,711.00
				\sqcup			
ACCT#: 037 6271 011 Kohl's P.O. Box 2983 Milwaukee, WI 53201-2983		С	DATE INCURRED: CONSIDERATION: Account Balance REMARKS:				\$668.00
ACCT #: 7113814 Mad River Community Hospital P.O. Box 1115 Arcata, CA 95518		С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$223.00
			Total for this Page (Subtotal):	>			\$63,933.00
continuation sheets attached			Running Total				\$63,933.00

RE:	Anthony Lagarda	CASE NO
	Debtor	(If Known)
	Catherine C. Lagarda	. CHAPTER 7
	Joint Debtor	• • •

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: 654850 Mann Bracken, LLC 2727 Paces Ferry Rd #1400 Atlanta, GA 30339		С	DATE INCURRED: CONSIDERATION: Collections for MBNA/Phoenix Funding REMARKS:				Notice Only	
ACCT #: 4264 2917 7802 9312 MBNA America P.O. Box 15026 Wilmington, DE 19850-5026	-	С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$48,768.00	
ACCT #: 88657 53 MCT Group, Inc. P.O. Box 7748 Torrance, CA 90504	_	С	DATE INCURRED: CONSIDERATION: Collections for MCT Group, Inc. REMARKS:				Notice Only	
ACCT #: 7004653 Nationwide Credit, Inc. 2015 Vaughn Road NW #400 Kennesaw, GA 30144-7802		С	DATE INCURRED: CONSIDERATION: Collections for DirectTV REMARKS:				Notice Only	
ACCT #: NCO Financial Systems P.O. Box 41417 Dept 99 Philadelphia, PA 19101	-	С	DATE INCURRED: CONSIDERATION: Collections for Swiss Colony REMARKS:			х	Notice Only	
ACCT #: 77603 Open Door Clinic 770 10th Street Arcata, CA 95521-6210	-	С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$6.00	
ACCT #: 504147204 Six Rivers Emergency Physicians P.O. Box 660476 Arcadia, CA 91066-0476	-	С	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:				\$156.00	
		•	Total for this Page (Subtotal)				\$48,930.00	
Running Total > \$112,863.00								

IN RE:	Anthony Lagarda	. CASE NO	
	Debtor		(If Known)
	Catherine C. Lagarda	CHAPTER	7
	loint Debtor	• • • • • • • • • • • • • • • • • • • •	•

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Swiss Colony 1112 7th Avenue Monroe, WI 53566		С	DATE INCURRED: CONSIDERATION: Account Balance REMARKS:			х	\$547.00
ACCT #: 1695252504 2 The Gas Co. BK Desk ML 11G1 P.O. Box 20337 Los Angeles, CA 90030-0337		С	DATE INCURRED: CONSIDERATION: Account Balance REMARKS:				\$74.00
ACCT #: 30382282 Vengroff, Williams & Associates P.O. Box 19715 Irvine, CA 92623		С	DATE INCURRED: CONSIDERATION: Collections for U-Haul REMARKS:				\$772.00
ACCT #: 5189549 Verizon West Coast P.O. Box 11328 Saint Petersburg, FL 33733-1328		С	DATE INCURRED: CONSIDERATION: Account Balance REMARKS:				\$129.00
ACCT #: 5490 9600 0127 4191 Wells Fargo Card Services P.O. Box 522 Des Moines, IA 50302-9907		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$14,111.00
			Total for this Page (Subtotal) Running Total				\$15,633.00 \$128,496.00

IN RE: Anthony Lagarda CASE NO

Catherine C. Lagarda

CHAPTER 7

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE: Anthony Lagarda

CASE NO

Catherine C. Lagarda

CHAPTER 7

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

E cheek and box in debter ride the dedebtere.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE: Anthony Lagarda CASE NO

Catherine C. Lagarda

CHAPTER 7

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	[Dependents of D	Debtor and Spou	se (Names, A	Ages and Relations	ships)	
Status	Name	Age	Relationship	Name	A	ige I	Relationship
	A. Lagarda	5 yrs old	Son				
Married							
Employment	Debtor			Spouse			
Occupation	Unemployed			Physical Th	nerapy Assistant		
Name of Employer	. ,				Physical Therapy		
How Long Employed				1 year			
Address of Employer					ent Way, Suite 3		
				Arcata, CA	95521		
Income: (Estimate of ave	erage monthly incon	ne)			DEBTOR		SPOUSE
Current monthly gross wag	ges, salary, and comm	nissions (prorate i	f not paid monthly	·)	\$0.00		\$2,666.00
Estimated monthly overtim	е				\$0.00		\$0.00
SUBTOTAL LESS PAYROLL DEDUCT	IONS				\$0.00		\$2,666.00
A. Payroll taxes (included)		(if B. is zero)			\$0.00		\$175.00
B. Social Security Tax	•	,			\$0.00		\$217.00
C. Insurance					\$0.00		\$352.00
D. Union dues					\$0.00		\$0.00
E. Retirement					\$0.00		\$0.00
F. Other (specify)					\$0.00		\$0.00
G. Other (specify)	OLL DEDUCTIONS				\$0.00		\$0.00
SUBTOTAL OF PAYR					\$0.00		\$744.00
TOTAL NET MONTHLY TA	KE HOME PAY				\$0.00		\$1,922.00
Regular income from opera	ation of business or p	rofession or farm	(attach detailed s	tmt)	\$0.00		\$0.00
Income from real property					\$0.00		\$0.00
Interest and dividends					\$0.00		\$0.00
Alimony, maintenance or s that of the dependents		able to debtor for	the deptor's use of	or	\$0.00		\$0.00
Social Security or other go		(specify)			\$0.00		\$0.00
Pension or retirement inco		(opcony)			\$0.00		\$0.00
Other monthly income (spe							
1. Unemployment	·	/ Worker's Com	pensation		\$1,512.00		\$680.00
2					\$0.00 \$0.00		\$0.00 \$0.00
3							
TOTAL MONTHLY INCO	OME				\$1,512.00		\$2,602.00

TOTAL COMBINED MONTHLY INCOME \$4,114.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: Husband is seeking replacement employment and hopes to net \$1,800 per month. Wife may be transitioning to Social Security Disability. Student loans are deferred and should be \$693 per month.

IN RE: Anthony Lagarda CASE NO

Catherine C. Lagarda

CHAPTER 7

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

П	Check this box if a joint petition is filed and debtor's spouse maintains a separate household.	If box is checked, complete a separate
_	schedule of expenditures labeled "Spouse."	

Rent or home mortgage payment (include lot rental for mobile home)	\$1,300.00
Are real estate taxes included? ✓ Yes □ No	
Is property insurance included? ☑ Yes □ No	
Utilities: Electricity and heating fuel	\$175.00
Water and sewer	\$40.00
Telephone	\$180.00
Other: Garbage, Cable, etc.	\$125.00
Home maintenance (repairs and upkeep)	\$100.00
Food	\$800.00
Clothing	\$100.00
Laundry and dry cleaning	# 500.00
Medical and dental expenses (not covered by insurance)	\$500.00
Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc.	\$350.00
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$20.00
Life	
Health Auto	\$120.00
Other:	\$120.00
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	\$340.00
Other:	\$661.00
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: School & Child Expenses	\$100.00
Other: Misc. Family Expenses	\$100.00
	•
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$5,011.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses (including separate spouse budget if applicable)
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each

(interval)

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the	e read the foregoing summary and schedules, consisting of best of my knowledge, information, and belief.	3
Date 10/10/2005	Signature /s/ Anthony Lagarda Anthony Lagarda	
Date 10/10/2005	Signature /s/ Catherine C. Lagarda Catherine C. Lagarda	
	Ilfigint case both spauses must sign 1	

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

		loyment or operation of business							
State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debt from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is fincome for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether joint petition is filed, unless the spouses are separated and a joint petition is not filed.)									
	AMOUNT	SOURCE (if more than one)							
	(05)	\$13,700 ending 4/27/05 [Mainstream Media]; \$12,686.50 gross as of 5/28/05 [Bodywise Physicial Therapy]							
(04) \$5,284.80 [Mainstream Media]; \$9,953.17 [Claremont University Consortium]; \$7,949.20 [Judith Wohlberg]									
	(03) \$30,290.58 [Claremont University Consortium]								
		from employment or operation of business							
None	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the de								
	AMOUNT	SOURCE							
(05) \$680 per month [Worker's Compensation]; \$1,512/Mo. [Unemployment]									
	(04)	\$2,436 [Unemployment]; \$8,160 [Worker's Compensation]							
	(03) \$8,160 [Worker's Compensation]								

3. Payments to creditors

None ✓

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: Anthony Lagarda
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CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER
1st City Federal Savings Credit Union
PO Box 86008
Los Angeles, CA 90086-0008

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 5/05

DESCRIPTION AND VALUE
OF PROPERTY
1996 Toyota 4Runner
FMV \$9,400
Debt \$9,500
Returned to Debtor after cured
arrears

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	9. Pay	ments	related	to debt	counse	ling or	bankrı	uptcy
Nono	-					_		

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Thomas B. Hjerpe, Attorney at Law 350 E Street, Suite 403 Eureka, CA 95501 DATE OF PAYMENT,

NAME OF PAYOR IF

AMOUNT OF MONEY OR DESCRIPTION

OTHER THAN DEBTOR

AND VALUE OF PROPERTY

3/05 thru 8/05 \$1,000.00

10. Other transfers

None

✓

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION 1st City Federal Savings Credit Union PO Box 86008 Los Angeles, CA 90086-0008 TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE Checking Account Less than \$100 Closing Balance

AMOUNT AND DATE OF SALE OR CLOSING

Apx. 5/05

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: Anthony Lagarda
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CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None 🗹	14. Property held for another person List all property owned by another person that the debtor holds or controls.					
None	If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of					
	either spouse.					
	ADDRESS	NAME USED	DATES OF OCCUPANCY			
	2222-A Ravenwood Place McKinleyville, CA 95519	Anthony & Catherine Lagarda	9/04 thru 11/04			
	674 East 9th Street Upland, CA	Anthony & Catherine Lagarda	4 yrs thru 9/04			
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,					
	17. Environmental Information					
	For the purpose of this question, the following definitions apply:					
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.					
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.					
	"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, o contaminant or similar term under an Environmental Law.					
None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:					

Indicate the governmental unit to which the notice was sent and the date of the notice.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

IN RE: Anthony Lagarda
Catherine C. Lagarda

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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None

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CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

$\overline{\checkmark}$	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None 🗹	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

IN RE: Anthony Lagarda
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CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

None			tion number of the parent corporation of any consolidated group six-year period immediately preceding the commencement of the		
None	If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an				
DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of sheets, and that they are true and correct.					
Date	10/10/2005	Signature of Debtor	/s/ Anthony Lagarda Anthony Lagarda		
Date	10/10/2005	Signature of Joint Debtor (if any)	/s/ Catherine C. Lagarda Catherine C. Lagarda		
	nalty for making a false statement: Fine of up to \$3 ctions 152 and 3571	500,000 or imprisoi	nment for up to 5 years or both. 18 U.S.C.		